

Information to identify the case:

Debtor 1	<u>Eva E. Acevedo</u>	Social Security number or ITIN	xxx-xx-2770
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-33510-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eva E. Acevedo

3/9/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Eva E. Acevedo
DebtorCase No. 16-33510-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 47

Date Rcvd: Mar 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2020.

db Eva E. Acevedo, 1266 Kenwood Ave, Camden, NJ 08103-2816
cr City of Camden, City Attorney, City Hall, 4th Floor, Suite 419, PO Box 95120, Camden, NJ 08101-5120

5165411157 ABC Bail Bond, 425 Martin Luther King Blvd, Camden, NJ 08102
5165411158 ABCO Credit Union, 870 Delsea Drive Doubletree Ctr, Glasboro, NJ 08028
516722162 Apex Asset Management, LLC, Virtua Health System - WJ, PO Box 5407, Lancaster, PA 17606-5407

5165411160 Arceima Attn: Payroll, 410 Broadacres Dr Ste 140, Bloomfield, NJ 07003-3152
5165411165 CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105
516591337 +Camden County MUA, 1645 Ferry Ave., Camden, NJ 08104-1311
5165411162 +Camden County Special Civil Part, 101 S 5th St, Camden, NJ 08103-4099
5165411166 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000
5165411167 City of Camden, City Hall, Room 117, PO Box 95120, Camden, NJ 08101-5120
516599037 +City of Camden, c/o Office of the City Attorney, 520 Market St., City Hall, Suite 419, Camden, NJ 08102-1300

516583044 City of Camden, Dept. of Water & Sewer, c/o Office of the City Attorney, City Hall, Suite 419, Camden, NJ 08101

5165411168 City of Camden (American Water), PO Box 52747, Phoenix, AZ 85072-2747
5165411170 +Debt Recovery Solutions, PO Box 1259, Oaks, PA 19456-1259
5165411171 Depersia Bail Bonds, 511 Market St, Camden, NJ 08102-1216
516706049 Emergency Physician Associates of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
5165411172 Gerald L. Reif, Trustee, PO Box 350, South Orange, NJ 07079-0350
516597767 MIDFIRST BANK, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108

516723140 +MidFirst Bank, 999 NorthWest Grand Blvd, Oklahoma City, OK 73118-6051
5165411173 Midland Mortgage, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
516806728 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5165411174 PSE&G, PO Box 1444, New Brunswick, NJ 08903-1444
5165411175 Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
5165411177 Stellar Recovery, PO Box 48570, Jacksonville, FL 32247
5165411179 +Trident Asst, 53 Perimeter Ctr E Ste 440, Atlanta, GA 30346-2230
5165411180 Virtua Health, PO Box 6028, Bellmawr, NJ 08099-6028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 10 2020 00:34:47 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 10 2020 00:34:43 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

5165411159 EDI: AFNIRECOVERY.COM Mar 10 2020 03:33:00 AFNI AT&T Mobil, PO Box 3097, Bloomington, IL 61702-3097

516732201 +EDI: CINGMIDLAND.COM Mar 10 2020 03:43:00 AT&T Mobility II, LLC, c/o AT&T Services, Inc., Karen Cavagnaro, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693

516562002 EDI: AIS.COM Mar 10 2020 03:43:00 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848

516750512 EDI: AIS.COM Mar 10 2020 03:43:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838

5165411161 E-mail/Text: info@chcollects.com Mar 10 2020 00:36:07 C&H Collection Services, PO Box 1399, Merchantville, NJ 08109-0399

5165411163 EDI: CAPITALONE.COM Mar 10 2020 03:33:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281

5165411164 EDI: CAPITALONE.COM Mar 10 2020 03:33:00 Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281

516723032 EDI: CAPITALONE.COM Mar 10 2020 03:33:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

5165411169 EDI: WFNNB.COM Mar 10 2020 03:33:00 Comenity Bank/Peebles, PO Box 182789, Columbus, OH 43218-2789

516726492 +EDI: PRA.COM Mar 10 2020 03:33:00 Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

516743204 EDI: PRA.COM Mar 10 2020 03:33:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541

516635144 EDI: Q3G.COM Mar 10 2020 03:33:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

516574276 +EDI: DRIV.COM Mar 10 2020 03:33:00 SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284

5165411178 EDI: SWCR.COM Mar 10 2020 03:33:00 SW Credit Systems, LP, 4120 International Pkwy Ste 1100, Carrollton, TX 75007-1958

5165411176 EDI: DRIV.COM Mar 10 2020 03:33:00 Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244

517219262 +EDI: AISACG.COM Mar 10 2020 03:33:00 Wollemi Acquisitions, LLC, AIS Portfolio Services, LP, P.O. Box 165028, Irving, TX 75016-5028

517278028 +EDI: AISACG.COM Mar 10 2020 03:33:00 Wollemi Acquisitions, LLC, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 47

Date Rcvd: Mar 09, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517278029 +EDI: AISACG.COM Mar 10 2020 03:33:00 Wollemi Acquisitions, LLC, 4515 N Santa Fe Ave,
Oklahoma City, OK 73118, Wollemi Acquisitions, LLC, 4515 N Santa Fe Ave,
Oklahoma City, OK 73118-7901

TOTAL: 20

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Michelle Banks-Spearman on behalf of Creditor City of Camden MiSpearman@ci.camden.nj.us,
NaHarvey@ci.camden.nj.us;LyLaracu@ci.camden.nj.us;ElRedmer@ci.camden.nj.us
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com
Tamika Nicole Wyche on behalf of Debtor Eva E. Acevedo dpdlawyer@comcast.net,
G30609@notify.cincompass.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7